

Information to identify the case:

Debtor 1	Gregory P Helwig	Social Security number or ITIN	xxx-xx-9628
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-16610-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory P Helwig

6/7/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gregory P Helwig
 Debtor

Case No. 13-16610-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 60

Date Rcvd: Jun 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2018.

db
 513797626 +Gregory P Helwig, 401 N. Main Street, Apt. 145D, Williamstown, NJ 08094-1454
 513797628 +Advanced Pain Consultants PA, 326 N Route 73, Voorhees, NJ 08043-9572
 513797633 +Akron Billing Center, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3500
 513797634 +Apex Asset Management, LLC, 1891 Santa Barbara Drive, #204, Lancaster, PA 17601-4106
 513797634 +Associated Credit Services, Inc., 105B South Street, P.O. Box 9100,
 Hopkinton, MA 01748-2206
 513797644 +Dr. Richard N. Tennenbaum, Assoc OMS, Atrium One Suite C, 474 Hurffville-Cross Keys Road,
 Sewell, NJ 08080-2321
 513797647 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837
 513797645 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 513797649 +Esurance Insurance Company, of New Jersey, P.O. Box 5250, Sioux Falls, SD 57117-5250
 513797650 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 513797656 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 513797662 +Glenn S. Garbus, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 513797665 Gloucester Cty Prob De, Admin Office Of Th, Trenton, NJ 08625
 513797667 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 513797669 Insurex, Inc., DBA Insurex of Texas, Inc., P.O. Box 79407, Houston, TX 77279-9407
 513797673 +Kennedy Health System, P.O. Box 48023, Newark, NJ 07101-4823
 513797672 +Kennedy Health System, Kennedy University Hospital, 500 Marlboro Avenue,
 Cherry Hill, NJ 08002-2054
 513797674 +Liberty Mutual Group, 123 Egg Harbor Road, Ste 305, Sewell, NJ 08080-9406
 513797675 +Lormaric, Inc., P.O. Box 815, Willingboro, NJ 08046-0815
 513797705 Midfirst Bank, Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,
 P.O. Box 1024, Mountainside, NJ 07092-0024
 513797680 +Midland Mtg/midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
 513797684 +New Century Mortgage C, 210 Commerce, Irvine, CA 92602-1318
 513797685 +New Century Mortgage C/Carrington, 1610 E. St. Andrew Place, B150,
 Santa Ana, CA 92705-4931
 513797686 +ORS, P.O. Box 291269, Nashville, TN 37229-1269
 513797687 +Pine Street Family Practice, 220 East Pine Street, Williamstown, NJ 08094-1137
 513993324 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 513797691 +Stephanie Helwig, 43 Howard Avenue, Williamstown, NJ 08094-1307
 513797692 +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
 513797699 +Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
 513797700 +Trojan Professional Se, PO Box 1270, Los Alamitos, CA 90720-1270
 513836868 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
 513797701 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609
 513797702 +Us Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609,
 Greenville, TX 75403-5609
 513797704 +Virtua-West Jersey-Berlin, 100 Townsend Avenue, Berlin, NJ 08009-9011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 22:45:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 07 2018 22:45:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513797630 +EDI: RMCB.COM Jun 08 2018 02:18:00 AMCA, 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-1615
 513797627 +EDI: AFNIRECOVERY.COM Jun 08 2018 02:18:00 Afni, Inc., 404 Brock Drive,
 Bloomington, IL 61701-2654
 513797629 +E-mail/Text: banko@acsnv.com Jun 07 2018 22:45:57 Allied Coll, 3080 S Durango Dr Ste 20,
 Las Vegas, NV 89117-9194
 513797632 EDI: PHINAMERI.COM Jun 08 2018 02:18:00 AmeriCredit Financial Services, Inc.,
 P.O. Box 183123, Arlington, TX 76096-3123
 513797631 +E-mail/Text: Bankruptcies@nragroup.com Jun 07 2018 22:46:22 American Agencies Llc,
 2491 Paxton St, Harrisburg, PA 17111-1036
 513890710 EDI: AIS.COM Jun 08 2018 02:18:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513797635 EDI: BANKAMER.COM Jun 08 2018 02:18:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 513797636 +EDI: BANKAMER.COM Jun 08 2018 02:18:00 Bk Of Amer*,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 513797641 +E-mail/Text: ebn@mycps.com Jun 07 2018 22:45:56 CPS-Security, P.O. Box 782408,
 San Antonio, TX 78278-2408
 513797637 EDI: CHASE.COM Jun 08 2018 02:18:00 Chase, Bank One Card Serv, Elgin, IL 60124
 513797638 +EDI: CHASE.COM Jun 08 2018 02:18:00 Chase - Cc, Po Box 15298, Wilmington, DE 19850-5298
 513797640 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 07 2018 22:46:03 Comcast,
 1846 N West Blvd., Vineland, NJ 08360-2000
 513797642 EDI: RCSDELL.COM Jun 08 2018 02:18:00 Dell Financial Services*,
 Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX, 78708

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Jun 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513797643 +EDI: RCSDELL.COM Jun 08 2018 02:18:00 Dfs/webbank, Po Box 81607, Austin, TX 78708-1607
513797666 +EDI: PHINAMERI.COM Jun 08 2018 02:18:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
513797668 EDI: IIC9.COM Jun 08 2018 02:19:00 I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437,
St. Paul, MN 55164-0437
513797671 EDI: IRS.COM Jun 08 2018 02:19:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
514084412 EDI: RESURGENT.COM Jun 08 2018 02:18:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
513797676 +EDI: RESURGENT.COM Jun 08 2018 02:18:00 Lvnv Funding Llc, P.o. Box 10584,
Greenville, SC 29603-0584
513797678 +EDI: MID8.COM Jun 08 2018 02:18:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
513797681 +E-mail/Text: mmrgbkb@miramedrg.com Jun 07 2018 22:45:33 Miramedrg, 991 Oak Creek Dr,
Lombard, IL 60148-6408
513797683 +E-mail/Text: egssupportservices@alorica.com Jun 07 2018 22:45:42
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
513797688 EDI: SWCR.COM Jun 08 2018 02:18:00 Southwest Credit, 4120 International Pkwy, Suite 1100,
Carrollton, TX 75007-1958
513797703 +EDI: VERIZONCOMB.COM Jun 08 2018 02:19:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Midfirst Bank
513797639* +Chase/cc, Po Box 15298, Wilmington, DE 19850-5298
513797646* +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
513797648* +Eastern Account System*, PO Box 837, Newtown, CT 06470-0837
513797651* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
513797652* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
513797653* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
513797654* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
513797655* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
513797657* +Financial Recoveries*, PO Box 1388, Mount Laurel, NJ 08054-7388
513797658* +Financial Recoveries*, PO Box 1388, Mount Laurel, NJ 08054-7388
513797659* +Financial Recoveries*, PO Box 1388, Mount Laurel, NJ 08054-7388
513797660* +Financial Recoveries*, PO Box 1388, Mount Laurel, NJ 08054-7388
513797661* +Financial Recoveries*, PO Box 1388, Mount Laurel, NJ 08054-7388
513797663* +Glenn S. Garbus, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
513797670* Internal Reveune Service, PO Box 7346, Philadelphia, PA 19101-7346
513797677* +Lvnv Funding Llc, P.o. Box 10584, Greenville, SC 29603-0584
513797679* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
513797682* +Miramedrg, 991 Oak Creek Dr, Lombard, IL 60148-6408
513797689* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08695-0267)
513797690* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08695-0267)
513797693* +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
513797694* +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
513797695* +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
513797696* +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
513797697* +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
513797698* +Stephanie Helwig, 43 Howard Drive, Williamstown, NJ 08094-1307
514035376* +U.S.Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
513797664* ##+Gloucester County Probation, Child Support Enforcement, 55 Delaware Street,
Woodbury, NJ 08096-5925

TOTALS: 1, * 27, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Jun 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Ronald E. Norman on behalf of Debtor Gregory P Helwig ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 5